

UNITED STATES BANKRUPTCY COURT
Eastern District of Texas

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/8/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Frank Daniel Cowan
7109 Amethyst
Plano, TX 75205

Case Number:
05-46331

Social Security/Taxpayer ID Nos.:
xxx-xx-3286

Attorney for Debtor(s) (name and address):

Clifford I. Weinstein
4813 Broadway
Addison, TX 75001
Telephone number: (972) 960-1220

Bankruptcy Trustee (name and address):

Mark Weisbart
Kessler, Collins P.C.
5950 Sherry Lane
Suite 222
Dallas, TX 75225
Telephone number: (214) 379-0790

Meeting of Creditors:

Date: **December 20, 2005**

Time: **10:30 AM**

Location: **2000 E. Spring Creek Parkway, Plano, TX 75074**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 2/20/06

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

Suite 300B
660 North Central Expressway
Plano, TX 75074
Telephone number: (972)509-1240

For the Court:

Clerk of the Bankruptcy Court:
James D. Tokoph

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 10/14/05

EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
-- Refer to Other Side for Important Deadlines and Notices --	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0540-4
Case: 05-46331

User: carterl
Form ID: B9a

Page 1 of 1
Total Served: 11

Date Rcvd: Oct 15, 2005

The following entities were served by first class mail on Oct 16, 2005.
db +Frank Daniel Cowan, 7109 Amethyst, Plano, TX 75025-3403
aty +Clifford I. Weinstein, 4813 Broadway, Addison, TX 75001-4628
tr +Mark Weisbart, Kessler, Collins P.C., 5950 Sherry Lane, Suite 222, Dallas, TX 75225-6536
ust +US Trustee, Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231
4412533 Bank of America, PO Box 650260, Dallas, TX 75265-0260
4412534 Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
4412535 MBNA America, PO Box 15026, Wilmington, DE 19850-5026
4412536 +Option One, PO Box 57054, Irvine, CA 92619-7054
4412537 +Sheree Bratt Cowan, 7109 Amethyst Ln, Plano, TX 75025-3403
4412538 Tampa Bay Federal Credit Union, PO Box 7492, Tampa, FL 33673-7492

The following entities were served by electronic transmission on Oct 15, 2005 and receipt of the transmission was confirmed on:

4412532 +EDI: AMEREXPR.COM Oct 15 2005 13:37:00 American Express, PO Box 297804,
Ft. Lauderdale, FL 33329-7804
4412536 +EDI: OPTONE.COM Oct 15 2005 13:37:00 Option One, PO Box 57054, Irvine, CA 92619-7054
TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2005

Signature: _____

